

**METHOD AND SYSTEM FOR IMPLEMENTING
ELECTRONIC ACCOUNT TRANSACTIONS
ABSTRACT OF THE INVENTION**

The invention comprises financial accounts and methods of establishing and using the accounts, particularly in monetary and commercial transactions. In one embodiment, a promotional account has associated value, such as points or monies. Account information which identifies a promotional account is associated with a product. The account information may be printed on a ticket, such as in bar-code form. When the product is distributed, such as by sale to a consumer, the consumer accesses and then transmits the account information to access the promotional account. The consumer may use the associated account value to obtain goods or services. One embodiment is a system including a user computing device which gains access to account information via a server using an application transmitted from the server to the user device.

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